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FORMAL RESPONSE

Re: Patent Application Serial No.: 09/348,566
Attorney Docket No.: 98-120
Titled: "SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER
TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED
USING A COMMUNICATION NETWORK"

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to the: Assistant Commissioner for Patents,
Washington, D.C. 20231, on April 1, 2004.

Dated: April 1, 2004 By:

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